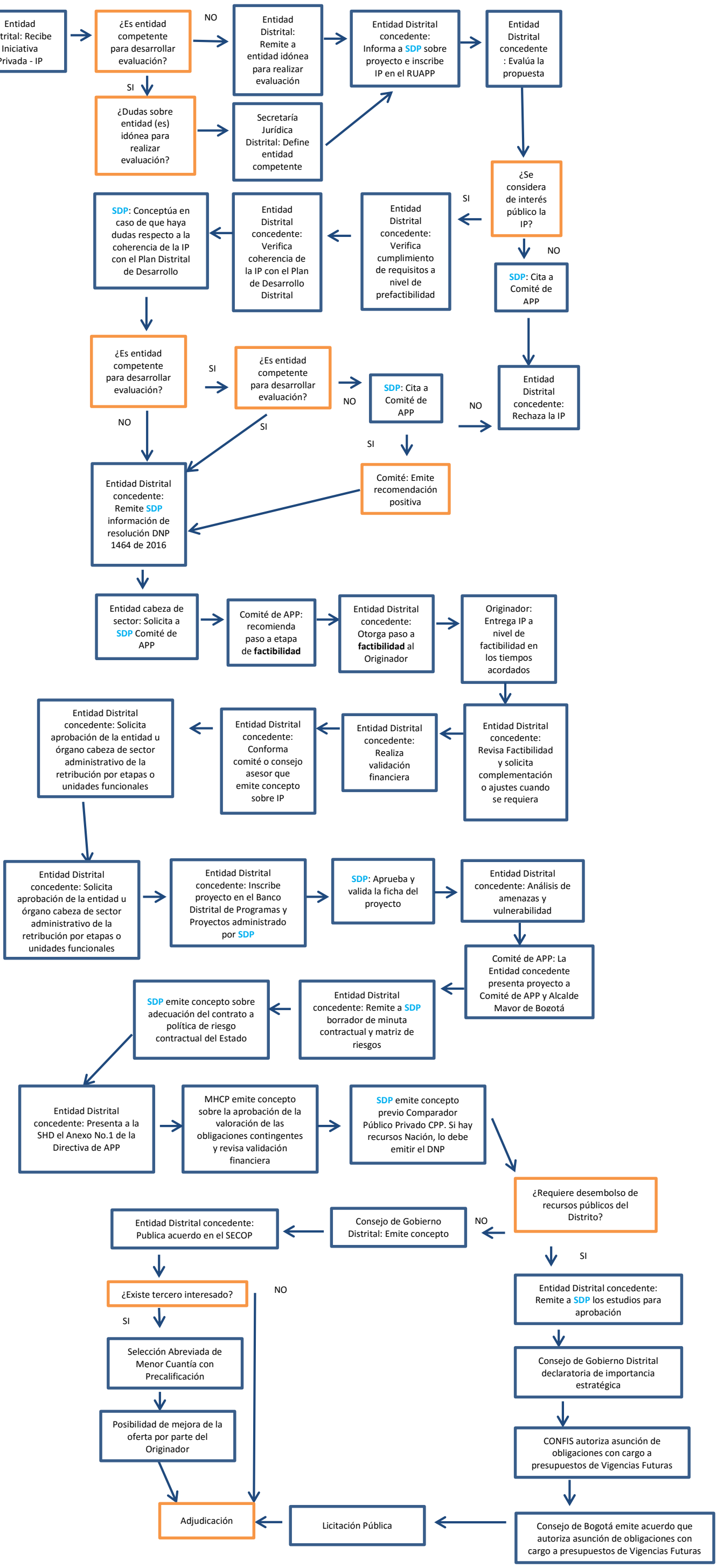PASO A PASO INCIATIVA PRIVADA